



## Division of Insurance

October 31, 2012

**FOR IMMEDIATE RELEASE**

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### **Medicare Open Enrollment in Full Swing: State Assistance Available**

Open enrollment for Medicare Part D prescription plans and Medicare Advantage health plans is underway, and continues until December 7, 2012. Current Medicare beneficiaries interested in changing to a different plan must make a decision by December 7, 2012. New plans become effective January 1, 2013.

"This is a critical time for consumers on Medicare to assess their coverage and make sure it meets their needs," said Jim Riesberg, Colorado Commissioner of Insurance.

All consumers are encouraged to evaluate their plan choices each year because plan prices, benefits, and networks change. The Plan Finder tool at [www.Medicare.gov](http://www.Medicare.gov) can help those who use computers get started. Colorado consumers can call their local State Health Insurance Assistance Program (SHIP) at 1-888-696-7213 for help. SHIP is housed in the Colorado Division of Insurance and provides personal assistance in all parts of the state. Commissioner Riesberg emphasized the value of the program. "SHIP is a key component to our mission of consumer protection. The counselors' expertise can't be beat," he said. Consumers also can contact Medicare directly at 1-800-633-4227.

Unfortunately, open enrollment also brings the risk of unscrupulous sales activities. Here are a few key facts to remember as Medicare beneficiaries review their plans:

- Legitimate insurance carriers do not sell Medicare plans door-to-door.
- Contacting you by phone is inappropriate unless you requested it or you are already the carrier's customer.
- Insurance carriers should not start selling one product, and then switch to another, unless you requested this sales approach in writing.
- If an event is advertised as "educational," no sales pitch should be made at the event.

For more information on SHIP, go to [askdora.colorado.gov](http://askdora.colorado.gov), click on Division of Insurance and then the "Quick Link" to Medicare/Senior Health.

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*The [Colorado Division of Insurance](http://www.ColoradoDivisionofInsurance.com) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

***DORA** is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.*